

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION

In re:

RONALD E. SNYDER  
DEBORAH M. STEHLEY-SNYDER  
Debtor(s)

Case No. 18-70160JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/09/2018.
- 2) The plan was confirmed on 05/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/17/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/04/2023.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,876.00.
- 10) Amount of unsecured claims discharged without full payment: \$74,791.37.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$59,165.64
Less amount refunded to debtor	\$555.58

<b>NET RECEIPTS:</b>	<b>\$58,610.06</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,699.57
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,199.57</b>
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Attorney fees paid and disclosed by debtor:	\$500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	4,385.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	329.00	NA	NA	0.00	0.00
AMERICAN CREDIT BUREAU INC	Unsecured	370.00	NA	NA	0.00	0.00
AMERICAN CREDIT BUREAU INC	Unsecured	85.00	NA	NA	0.00	0.00
AUTOMOTIVE CREDIT CORPORATION	Unsecured	9,201.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	247.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INC/CON	Unsecured	1,945.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INC/CON	Unsecured	1,026.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	15,650.00	15,650.11	15,650.11	1,608.05	0.00
CREDIT CONTROL COLLECTIONS++	Unsecured	80.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	739.00	785.68	785.68	80.73	0.00
ECMC(*)	Unsecured	365.00	0.00	0.00	0.00	0.00
ECMC(*)	Unsecured	182.00	0.00	0.00	0.00	0.00
ECMC(*)	Unsecured	9,475.00	0.00	0.00	0.00	0.00
FED LOAN SERVICING++	Unsecured	5,241.00	NA	NA	0.00	0.00
HAYT HAYT & LANDAU LLC	Unsecured	5,939.00	NA	NA	0.00	0.00
LTD FINANCIAL SVCS++	Unsecured	3,082.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	1,151.00	1,101.82	1,101.82	113.21	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	1,218.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	3,340.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	3,340.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	836.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	1,152.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	3,719.00	3,754.08	3,754.08	385.73	0.00
MIDLAND FUNDING LLC	Unsecured	1,345.00	1,438.13	1,438.13	147.77	0.00
MIDLAND FUNDING LLC	Unsecured	678.00	678.39	678.39	69.70	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	747.88	747.88	76.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	381.00	0.00	0.00	0.00	0.00
PRA AG FUNDING LLC	Unsecured	476.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,019.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA AG FUNDING LLC	Unsecured	807.00	NA	NA	0.00	0.00
PRESSLER FELT & WARSHAW LLP	Unsecured	2,756.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MON	Unsecured	654.00	654.41	654.41	67.24	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	365.76	365.76	0.00
SANTANDER CONSUMER USA	Secured	14,671.00	11,975.00	11,375.00	11,375.00	1,324.76
SANTANDER CONSUMER USA	Unsecured	0.00	2,829.39	3,429.39	352.37	0.00
SYNCHRONY BANK	Unsecured	334.00	334.96	334.96	34.42	0.00
UNIVERSITY ORTHOPEDICS	Unsecured	100.00	NA	NA	0.00	0.00
US BANK TRUST NA - OWNER TRUST1	Secured	90,583.00	91,958.30	0.00	31,176.31	0.00
US BANK TRUST NA - OWNER TRUST1	Secured	0.00	2,681.57	2,681.57	2,681.57	0.00
US DEPARTMENT OF EDUCATION++	Unsecured	8,946.00	14,908.82	14,908.82	1,166.12	0.00
VINCENT MORGAN MD	Unsecured	40.00	NA	NA	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Unsecured	13,320.00	13,478.49	13,478.49	1,384.91	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$31,176.31	\$0.00
Mortgage Arrearage	\$2,681.57	\$2,681.57	\$0.00
Debt Secured by Vehicle	\$11,375.00	\$11,375.00	\$1,324.76
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,056.57</b>	<b>\$45,232.88</b>	<b>\$1,324.76</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$365.76	\$365.76	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$365.76</b>	<b>\$365.76</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$56,962.16</b>	<b>\$5,487.09</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$6,199.57  
 Disbursements to Creditors \$52,410.49

**TOTAL DISBURSEMENTS :** **\$58,610.06**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/28/2023

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.